

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Florence is located in the northwestern corner of Alabama bordered by Mississippi and Tennessee. It is a growing city with a small-town feel. Florence sits on the Tennessee River. Numerous fairs and events take place all year round. Florence is home to legendary father of the blues, W.C Handy, and contemporary designers Billy Reid and Natalie Channin. Florence has a rich art history. You will find the Rosenbaum House that was designed by icon Frank Lloyd Wright. The Tennessee Valley Museum of Art rotating exhibits and a permanent collection of artifacts dating back to prehistoric times in Alabama. The Kennedy-Douglass Center for The Arts offers a range of ever-changing exhibits and juried art shows inside unique historic homes in downtown Florence.

Florence is a growing City according to census data reporting Florence's population estimates to increase to 40,797. That is an increase of 3.1% since the 2010 census. The median household income in 2018 reflects \$38,902. Unfortunately, nearly 22% of Florence's population is considered in poverty. The highest concentrations of poverty-stricken families reside in both, East and West Florence with few blocks in North Florence. According to the 2010 census data, the total population for the West Florence entitlement area had 2,667 people with a low/mod percentage of 77.83. The East Florence entitlement area had a population of 5,091 people and a low/mod percentage of 65.62. The North Florence entitlement area has a population of 4,280 people a low/mod percentage of 64.14. The goal of the City is to utilize funds granted by the Community Development Block Grant program to provide qualified communities and persons decent housing, expanded economic opportunities, and a suitable living environment. Although the East and West Florence communities are a primary focus under the CDBG program, assistance will be used citywide for persons or areas that qualify based on federal requirements.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Florence objectives and outcomes identified in this Plan is designed to serve the needs of our residents through professional and efficient management of the HUD programs and funds covered by this Plan. It is the City's mission to distribute the funds and resources in an equitable manner through long-term and short-term objectives.

The objectives are to:

1. Continue to provide important community facilities that address all aspects of community development.
2. Continue to meet the affordable housing needs of low- and moderate-income individuals through rehabilitation and/or homebuyers' programs.
3. Continue to clean up blighted properties and dilapidated residential and commercial buildings throughout the City that pose a threat to the community.
4. Continue to fund Non-Profit entities that provide services for low-moderate income individuals.
5. Continue to fund Public Improvements Projects for the entitlement areas of the City.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In the 2015-2019 Consolidated Plan, the City funded 17 public service organizations that provided help for individuals and families with self-sufficiency, job training, transportation, health services, and youth programs. Additionally, public facilities repair and critical equipment needs; completed three phases out of a six-phase sidewalk improvement plan for the West Florence Entitlement Area; removed and cleaned up 29 dilapidated properties; funded three street drainage projects in eligible areas; completed 30 residential rehab jobs; and funded two economic development projects.

In the 2020-2021 Annual Action Plan, the City funded 7 public service organizations that provide assistance to individuals and families with youth programs, health services, transportation, and supportive services. A continuation of the Florence First Economic Development program was implemented to assist small businesses. Six (6) delapidated properties underwent environmental testing, abatement, and demolition taken place. Four (4) public facilities repair and updates completed.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

"The City of Florence, Alabama encourages the participation of citizens in the development and planning of activities relative to its Community Development Block Grant (CDBG) Program. Annual entitlement grants are made to the City from the U.S. Department of Housing and Urban Development (HUD) for the purpose of addressing the needs specifically of low to moderate-income residents. Through this Plan,

citizen involvement in the CDBG program is designed to be an open process in which citizens are informed and can influence decisions on CDBG activities."

City of Florence Community Development Block Grant Citizen Participation Plan (CPP) is outlined in the attachments. The CPP is posted on the City of Florence Planning and Community Development website located

at: https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

According to the Florence Citizen Participation Plan, "The City will hold a public hearing to obtain the views of citizens, and to respond to proposals and questions, on the City's community development needs. This hearing will be held early in the planning process to allow citizens and community and neighborhood organizations an opportunity to make recommendations and comments. This hearing will be held at a time and location convenient to potential or actual beneficiaries, with accommodation for the handicapped. Official notice will be placed on the City's website at www.florenceal.org. All public hearing locations will be wheelchair accessible and accommodations for sign interpretive services can be made available if requested one week in advance of meetings. Once the Consolidated Plan and/or the Annual Action Plans are completed; they will be placed on review for 30 days for public comments."

The Public Hearing was held on Friday, May 20th from 2:00-4:00 pm in the Florence City Council Auditorium. The hearing was advertised on the website and also on the public bulletin board in front of City Hall. No citizens attended this meeting; therefore, no comments were received. The 2022 Annual Action Plan was advertised in the free, local paper delivered to every mailbox in Lauderdale County. No comments were received. In addition, a Florence Needs Assessment was posted on-line and advertised on social media, Mayor's news blast, website, and the on the public bulletin board. The Needs Assessment was available online from Friday, April 22 until Friday, May 20th.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received however, the Planning and Community Development Department always welcomes comments, thoughts, or ideas regarding Community Development programs.

7. Summary

The City estimates that it will use 80% percent of its total CDBG funding of \$346,164 for activities that benefit persons of low and moderate-income. 20% percent of the funds will be used for Administration

and Planning costs. Additionally, program income generated will be used to benefit low-and moderate-income families as well.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FLORENCE	Department of Planning & Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Florence, Alabama receives an annual allocation of CDBG (Community Development Block Grant) entitlement funds from the US Department of Housing and Urban Development (HUD). To continue participation in this program, the City contractually agrees with HUD to implement the Housing and Community Development Act of 1974 and related CDBG program regulations. All CDBG assisted activities must be eligible as specifically defined in the regulations and meet one of the three following National Objectives:

At least 70% of the program participants must have low or moderate-income as defined by HUD.

The project must eliminate slum and blight as defined by HUD.

Meet an urgent need designated as an emergency by the City of Florence.

The City of Florence is a small entitlement. Therefore, funds are limited to specific projects that are deemed priorities for our community. Each year CDBG funds are designated for Public Services, Residential Rehabilitation, Spot Blight Removal, Public Facilities, and Administration of the grant.

Consolidated Plan Public Contact Information

Melissa H. Bailey mbailey@florenceal.org

Lyndsey Borden lborden@florenceal.org

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Florence met with the Executive Director of the Florence Housing Authority to coordinate public housing needs, planned programs and activities, their planned strategies, and proposed actions for affirmatively furthering fair housing. Strategies were coordinated to address concerns in fair housing issues in the Public Housing and Housing Choice Voucher programs. We also used this opportunity to identify needs such as local drug elimination, neighborhood improvement programs, and resident programs and services, both those funded under a PHA's program and those funded. Florence has tried to consult with Riverbend Center for Mental Health however, the new Executive Director refuses to coordinate services with local agencies and only refers coseworkers to Decatur General West for psychiatric services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Florence is an active participant with the local Continuum of Care. Each year activities, programs, and services are accessed after the annual Point in Time count to determine the needs of the homeless population or those in danger of becoming homeless. The Homeless Care Council of Northwest Alabama works diligently to coordinate efforts and services among service providers thru monthly meetings and technical service calls. Chronically homeless individuals and families are referred to the Salvation Army for shelter and assigned a caseworker. Caseworkers align services that meet the needs of each person and/or family. The Alabama Department of Human Resources (DHR) is located downtown within walking distance to anyone seeking services. The Homeless Care Council and the DHR office communicate on a regular basis to determine the needs of families with children and unaccompanied youth. Accommodations and referrals are made by DHR to shelter and assign families and unaccompanied youth a caseworker. Community Action Agency is another common partner where services are utilized for anyone that is homeless or in danger of becoming homeless. Services for veterans are a partnership between the Homeless Care Council, Community Action, Veterans Affairs office, and often Salvation Army. In the same manner, a caseworker is assigned and coordinates all assistance needs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Florence receives an Emergency Solutions Grant (ESG) thru the Alabama Department of Economic and Community Affairs. Consultation with the Continuum of Care (CoC) determines how to allocate the ESG grant for eligible activities; in developing the performance standards for, and evaluating the outcomes of, projects and activities assisted by ESG funds; and in developing funding, policies, and procedures for the operation and administration of the Homeless Management Information System (HMIS). The office of the CoC is located in Florence however, they serve individuals from Lauderdale, Colbert, Franklin, Marion, Winston, and Lawrence counties. ESG funds are eligible to sub-recipients that are considered active members of the CoC. All sub-recipients must report as required by the Federal regulations. The administration of the HMIS is currently with the HMIS lead agency, United Way of the Shoals. It is expected that the Homeless Care Council of Northwest Alabama to change the HMIS Lead Agency to Community Action Agency of Northwest Alabama and transferring the HMIS software provider to Service Point. The Policy and Procedures of the administration of HMIS are within the federal guidelines of the Continuum of Care.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Homeless Care Council of Northwest Alabama
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Care Council of Northwest Alabama was consulted regarding homeless services and plans. The City of Florence supports the local CoC to the full extent of projects and activities.
2	Agency/Group/Organization	Florence Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The goals of the Florence Housing Authority strategic plan and the Consolidated Plan align well. Specifically, the strategic plan calls for Florence housing to expand housing opportunities for low-income households, promote quality communities, and improve the quality of life for its participants. It also commits to partnership and coordinated action as well as racial and social justice.

3	Agency/Group/Organization	Safeplace, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City and Safeplace coordinate often to determine to fund services directed to victims of domestic violence. Currently, Safeplace receives ADECA funding that allows for the operation of their shelter and services. ESG funding is provided by the City thru a partnership with ADECA and the ESG funding that allows Safeplace clients to become re-housed or to provide homeless prevention services.
4	Agency/Group/Organization	Florence Building Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Flood Management

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>The Planning and Community Development Department consults with the Building Department to discuss projects and outcomes for flood management. We will continue to consult to provide projects that benefit the citizens of Florence. Building Department is consulted with each project to determine if it is located in a current flood zone or within the 100/500 flood zone.</p>
5	<p>Agency/Group/Organization</p> <p>Salvation Army of the Shoals</p>
	<p>Agency/Group/Organization Type</p> <p>Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>The Salvation Army of the Shoals is the only year-round homeless shelter in the six-county area. The Salvation Army provides services to those seeking shelter, a shower, employment, basic hygiene items, permanent housing, food insecurities, etc. All caseworkers employed by Salvation Army have a caseload of clients that require their assistance to become self-sufficient.</p>

6	Agency/Group/Organization	NACOLG
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services - Broadband Internet Service Providers Other government - County Other government - Local Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Florence serves on a team that organizes and develops the Northwest Alabama Council of Local Governments. The 2018-2022 Comprehensive and Economic Development Strategy addresses economic resilience, business and industry support and recruitment, community services, increase access to broadband services, workforce development and capacity building and planning. The link to this plan and information can be found at https://www.nacolg.org/images/2018-2022-CEDS-09-25-17.pdf

Identify any Agency Types not consulted and provide rationale for not consulting

As many agencies as possible were consulted with all comments were documented.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Care Council of NWAL; Bonnie Wallace	Addressing the needs of persons experiencing homelessness aligns with the goals of the 2020-2025 Consolidated Plan. The Homeless Care Council was consulted regarding homeless services, plans, and activities. The City of Florence supports the local CoC to the full extent of projects and activities.
Council of Local Government	NACOLG	The City of Florence utilized the Northwest Alabama Comprehensive Economic Development Strategy, 2018-2022 https://www.nacolg.org/images/2018-2022-CEDS-09-25-17.pdf

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Florence Citizen Participation Plan emphasizes and encourages citizens to participate in the development and implementation of the Assessment of Fair Housing (AFH), the Consolidated Plan (CP), any substantial amendment to the CP, and the performance report. These requirements are designed specially to encourage participation by low- and moderate-income persons, particularly those persons living in areas designated by the U.S Census data for the jurisdiction area or in a slum and blighted area and in areas where CDBG funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City of Florence has taken appropriate actions to encourage the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. The City of Florence encourages the participation of local and regional institutions, Continuums of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations) in the process of developing and implementing the AFH and the CP. The City of Florence also encourages the participation of various public and private organizations and emergency management agencies.

The City of Florence works in conjunction with public housing agencies, such as Florence Housing Authority and the residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations) in the process of developing and implementing the AFH and the CP.

Each event the City of Florence experiments with alternative public involvement techniques and quantitative methods to measure efforts that encourage citizen participation in a shared vision for change in communities and neighborhoods, and the review of program performance.

For the 2020-2024 CP the City of Florence held six district sessions. These sessions consisted of a town hall style discussion with the Mayor, City Council, department staff, and the public to discuss the vision and needs of their communities. The sessions were advertised in the Courier Journal, a free weekly newspaper that is delivered to every home in Lauderdale County, as well as the City of Florence website, and the public notice board at City Hall, and the weekly e-newsletter distributed via email subscription and social media.

The City of Florence advertised the 2020-2024 Consolidated Plan and the 2020-2021 Annual Action Plan for 30 days beginning on Tuesday, March 3rd on the Florence Community Development website: https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php and also in the Florence Planning and Community Development Department. Comments concerning these plans were asked to be submitted in writing to the department. No comments were received.

The City of Florence advertised the 2022 Annual Action Plan for 30 days beginning on Monday, June 13th on the Florence Community Development website: https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php. Comments concerning these plans were asked to be submitted in writing to the department via email: cdbg@florenceal.org. The Florence City Hall is open Monday thru Friday from 8:00a.m until 5:00p.m. No comments were received. In addition, the City placed a CDBG Needs Assessment online for 30 days. There were fifty-five (55) submissions. ***** PROVIDE DATA*****

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Online viewing.	No comments have been received.	All comments are welcomed and accepted.	https://www.courierjournal.net/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Online Public Survey	Non-targeted/broad community	There were fifty-five (55) submissions.	***** ****	All comments are welcomed and accepted.	https://forms.gle/BCpSzH2u5mtPtIXw7
3	Internet Outreach	Non-targeted/broad community	Online viewing.	No comments received.	All comments are welcomed and accepted.	https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City anticipates receiving CDBG funding and program income funds will be available to implement its strategic plan. These funds will be used for various projects as outlined below and in section AP-35, *Projects*.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	346,164	17,398	296,432	659,994	0	CDBG funds are a major source of funding to continue to address the needs of low to moderately income community needs.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how

matching requirements will be satisfied

There are no matching requirements for CDBG. However, CDBG funds are a major source of funding to continue to address the needs of low to moderate-income community needs. In the City of Florence, these funds will be used to administer the program; fund public service entities; provide funding for the removal and clean-up of blighted properties on a city-wide basis; residential rehabilitation of single-family homes; implement and improve public infrastructure and generate a program for home buyer's assistance. The CDBG funds are leveraged by the City's General Fund utilizing local funds to also contribute towards administrative costs, public services, and public infrastructure programs.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not anticipate the need for any land acquisition as it relates to the proposed projects. Any property owned by the City of Florence is not planned with CDBG projects.

Discussion

All funds will be allocated and expended in alignment with the strategic goals of the five-year plan, priority needs, and funding allocations under the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Administrative costs for CDBG employees salary and fringe, office supplies and machinery, and travel and education.
2	Goal Name	Public Services
	Goal Description	Public Services funds are provided to local non-profit agencies that provide a service to low and moderate income individuals that reside in the city limits of Florence.
3	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	Public Facilities and Infrastructure Improvement funds are a large majority of funds utilized to provide new or revitalized public spaces within the city limits of Florence.

4	Goal Name	Economic Development
	Goal Description	Economic Development funds are small business grants provided to new small businesses in Florence. These businesses must coordinate a business plan with UNA Small Business Development Center and the Florence One Stop Shop.
5	Goal Name	Spot Blight Removal
	Goal Description	Spot Blight removal is a partnership with the Building Department to remove delapidated homes in the city limits of Florence that have a site plan for future development.
6	Goal Name	Residential Rehabilitation
	Goal Description	The City of Florence is actively seeking partnership with a non-profit agency to provide Residential Rehabilitation services to the citizens of Florence.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Florence carries out six projects thru the Community Development Block Grant each year. These projects are designed to carry out specific requests from the citizens we serve.

Projects

#	Project Name
1	Administrative
2	Public Services
3	Public Facilities and Improvements
4	Economic Development
5	Blight
6	Residential Rehabilitation Partnership

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	Administrative
	Target Area	Entire City
	Goals Supported	Administration
	Needs Addressed	Public Services Public Improvements Blight Removal
	Funding	CDBG: \$72,000
	Description	
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Public Services
	Target Area	Entire City
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$50,000
	Description	
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Public Facilities and Improvements
	Target Area	Entire City
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Public Improvements
	Funding	CDBG: \$227,994
	Description	

	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Economic Development
	Target Area	West Florence East Florence Entire City North Florence
	Goals Supported	Economic Development
	Needs Addressed	Public Services Public Improvements Blight Removal
	Funding	CDBG: \$100,000
	Description	
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Blight
	Target Area	Spot Blight Entire City
	Goals Supported	Spot Blight Removal
	Needs Addressed	Blight Removal
	Funding	CDBG: \$110,000
	Description	
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
6	Project Name	Residential Rehabilitation Partnership
	Target Area	West Florence East Florence North Florence
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Public Services Public Improvements Blight Removal
	Funding	CDBG: \$100,000
	Description	
	Target Date	4/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Assistance will be directed to the target areas identified during the needs assessment. These areas have concentrations of LMI and minority populations.

Geographic Distribution

Target Area	Percentage of Funds
West Florence	10
East Florence	25
Spot Blight	25
Entire City	25
North Florence	15

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These areas represent some of the oldest communities within Florence. The social, economic, and physical elements of these areas support the rationale for them as target areas.

Discussion

Common characteristics among these areas are:

- higher percentages of households living below poverty
- lower median incomes/over 40% of population are low/moderate income
- lower per capita incomes
- larger decline in median family income

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Authority has converted all public housing developments to the Rental Assistance Demonstration program which will allow the Authority greater latitude to use tax credits and conventional financing to address modernization needs. The Authority will be changing its funding from public housing operating funding and Capital Fund Program funding to a twenty-year Section 8 Contract for Multi-family housing. This has already taken place at all developments of the Housing Authority. The needs at the housing developments include but not limited to roofs, cabinets, flooring, windows, exterior doors, resurfacing of parking areas, interior painting of units, and replacement of heat and air conditioning units. Florence Housing Authority owns and operates 722 housing units in eight developments. The Housing Authority's waiting list is open for all bedroom sizes. Florence Housing Authority administers 691 Housing Choice Vouchers. These stay fully utilized. The waiting list is currently open and there are 947 applicants on the waiting list.

Actions planned during the next year to address the needs to public housing

We will continue to support several Public Service Agencies that assist low to moderate-income individuals and families with public housing needs. For example, Florence Housing Authority has projects funded under our Public Services. Florence and FHA partner to fund a transit program that will provide transportation to any of the public housing residents on a daily basis during to and from work, shopping, banking, and medical appointments. Public housing residents are supported by other local agencies in the area that do not receive CDBG funding however, we are always searching for new, innovative ways to serve every client.

Florence will provide the Florence Housing Authority with information to disburse to residents regarding homeownership opportunities thru Suntrust Bank Credit Care program, Community Action First Time Homebuyers Program, and Habitat for Humanity of the Shoals.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City of Florence will continue to advertise in the Courier-Journal, on the City website, through the local library, the Homeless Management Information Systems bulletin, through the local Continuum of Care, and the City's social media sites and email blasts. We will also email Florence Housing Authority and ask them to post information regarding our meetings on their housing bulletin.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

Not applicable.

Discussion

The low-income population does not have the financial resources to fund relocation for better jobs and schools. In addition, it is more difficult for this high-risk population to discover, travel to, and apply for public services such as food stamps, housing, Medicare, Medicaid, and public assistance. Most of these services are converting to computer assess with all the related individual security which adds still another large obstacle to the obtaining of the services which provide the foundation for a basic living needed to start on the path of advancement to self-sufficiency. The City of Florence will continue to fund public services that address the needs of its low/moderate-income citizens.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Florence works with the Homeless Care Council of Northwest Alabama. This partnership allows the City to participate in events and coordinate with other agencies that aid the local homeless and special needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The HCCNWA will reach out to homeless persons (especially unsheltered persons) during the next year by hosting a Project Homeless Connect event. This event will bring together all of the local Community Service Providers, including the local emergency shelters, Florence Housing Authority, Local government for State-Issued IDs, local transportation representatives, Social Security Disability, healthcare providers, and mental health providers. At this event, all of the needs of the homeless, from proper documentation to healthcare, can be addressed in one environment and in a one-day setting. This will alleviate the major problem the homeless have in accessing resources in a timely manner. It will also allow for an additional count of the homeless using registration information similar to that used in the PIT.

The HCCNWA will promote this event through the local media channels, such as newspaper, television, and radio, along with the promotion of the event through social media. The HCCNWA will also coordinate distributing information about this event through the public library, one of the most common places that the homeless spend their days. Lastly, the HCCNWA will work with Homeless Street Activists to publicize this event among members of the more hidden homeless population.

Another one-year goal of the HCCNWA is to launch an education campaign about homelessness, beginning with a series of articles in the local newspaper that helps make the public aware of issues that the homeless face, along with understanding reasons people become homeless and ways the community can support the effort to shelter and re-house the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

The HCCNWA has a one-year goal of helping address the emergency shelter and transitional housing needs of the homeless by continuing to support new emergency shelters like Room in the Inn Shoals, and by applying for funding that can increase the number of monies available for transitional housing units in the area. Additionally, the HCCNWA plans to partner with NACOLG to provide more reliable

transportation to the emergency shelters so that more people can access shelter when it is needed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The HCCNWA has the one-year goal of working together with local community service providers to collaborate on a “Homeless Resource Information Guide” that can be distributed locally to interfaith agencies, jails, hospitals, libraries, city school homeless liaisons, and other community service providers that lists the contact information for emergency shelters, Community Action Agency, NACOLG (the local transportation resource) and Florence Housing Authority so that when homeless persons come to those agencies for help, the same information is given to them. The Homeless Resource Information Guide can be used to point homeless people directly to the needed services to transition to permanent housing and independent living, along with resources that can be used to keep them from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The HCCNWA has the one-year goal of continuing to support 211, a local referral information service, by collaborating on any new information about services. Additionally, the HCCNWA has the one-year goal of increasing its General Membership and Board of Directors to include more community representatives from health care facilities, foster care facilities, and mental health treatment facilities. The HCCNWA additionally has the one-year goal of expanding the number of community service providers that collect and maintain HMIS data. They will do this by offering training on HMIS Data Entry, as well as further expanding the software that is used to collect HMIS data so that it is more user-friendly. This expansion of HMIS Data collection will help low-income individuals and families by streamlining data used by community service providers to make sure that adequate assistance is being offered to homeless clients, as well as homeless clients within each special population.

Discussion

The City of Florence will continue to work with the Homeless Care Council of Northwest Alabama and its

member agencies to assist those in the area with homeless prevention and re-housing.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Florence provides the following outline of barriers to affordable housing. Through information provided by the Florence Housing Authority, local governments, and the Analysis of Impediments, the following barriers were noted.

1. **Land Use Restrictions:** Land use regulations have been recognized for some time as a possible impediment to affordable housing. Landmark cases addressing “exclusionary zoning” were undertaken where suburban cities were cited for engaging in land-use practices that would effectively eliminate the poor, and thereby disproportionately minorities, from their jurisdictions. Thus, the potential for misuse of land use regulations is usually on any list of items to be scrutinized for negative impact on housing affordability or accessibility. Generally, the most important land-use regulations are the zoning ordinance and the subdivision regulations. Land use regulations in Alabama can impose additional costs on housing in a variety of ways.
2. **Building Codes:** Similar to land use regulations, over the years a number of builders and advocates of affordable housing have stated that building and housing codes were housing affordability impediments. The codes are often lumped together with zoning ordinances and other land use regulations and it can be unclear to some as where one begins and the other ends. Governmental building codes are often expressed in terms of rigid specifications that can be difficult or costly to comply with. New or different construction techniques and architectural innovations would be satisfactory in terms of safety, comfort, and other measurable standards but are not in compliance unless they meet strict code specifications. Arbitrary and inconsistent building code enforcement has also been cited as a source of additional expense for builders who can be unduly delayed in their construction and/or forced to undertake costly redesigns. As with the land use regulations, building codes in Alabama are adopted and practiced for the most part in the entitlement communities and much of the rural areas in the state are devoid of building code adoption and enforcement.
3. **Credit Environment:** With the exception of “bubble” years that occurred in the past, lending institutions have historically been conservative and restrictive in their lending practices.
4. **The NIMBY Syndrome:** The NIMBY barrier can be viewed as a classic “haves versus the have-nots” situation where low and moderate-income households suffer due to an instinctive response from established communities and neighborhoods. Neighbors affected by the proposed development often have fears and concerns about their property values, crime, traffic congestion, loss of open space, new neighbors and design compatibility.
5. **Land Ownership Patterns:** Much of the suitable land for development is owned or controlled by a few owners or developers. In these areas, owners can generally dictate the extent of housing activity to be carried out on their land. They can also be more selective in dealings to ensure maximum

profitability, usually diminishing or precluding affordable housing opportunities for lower-income households.

6. Costs Associated With Accessibility Compliance: Accessible housing units can be more costly to construct and the required renovations to existing structures can be especially costly for older structures.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In an effort to maintain and support affordable housing the city is actively searching for a partnership with local developers and/or non-profit agencies to create or continue programs that provide affordable housing.

Discussion:

In an effort to eliminate barriers to affordable housing, the City has an active partnership with Florence Housing Authority. Referrals are often made to Colbert-Lauderdale Baptist Assoc. and the Shoals Habitat for Humanity to assist owners with modifications needed for accessibility accommodations and continue to fund Public Services to address these needs.

AP-85 Other Actions – 91.220(k)

Introduction:

The following strategies will continue to be a high priority for the City's CDBG Program: affordable housing, remediation, and the availability of information on lead-based paint minimize the number of poverty-level families, institutional structure, and coordination with other resources that have the same goals.

Actions planned to address obstacles to meeting underserved needs

The City of Florence currently has an excellent network of service and support agencies that satisfy most needs of residents within the city, as a result, there are no major identified underserved needs. The primary obstacle to meeting underserved needs is the lack of funding. As a result of budget cuts, agencies are required to come up with new and sometimes innovative means of raising the needed funds.

Actions planned to foster and maintain affordable housing

In an effort to maintain and support affordable housing, the city is actively searching for non-profit agencies with current programs to provide affordable housing.

Actions planned to reduce lead-based paint hazards

In an effort to evaluate and reduce lead-based paint hazards owners of properties constructed prior to 1978 are informed that the property may contain lead-based paint, the hazards of such paint, symptoms, and treatment for lead-based paint poisoning. The Alabama Department of Public Health is consulted regarding reported cases of lead poisoning and only a few cases of elevated levels of lead in the blood were reported. The Lead-Safe Housing Regulation (24 CFR Part 35) has had the greatest negative impact on the Housing Rehabilitation Program of any regulation, because of not having an adequate capacity of certified inspectors available in our immediate area. We are still performing emergency rehabilitation projects and projects that are under the minimum levels that do not require complying with the regulation. The Community Development office staff will continue to attend training on the Lead Safe Housing Regulation when available.

Actions planned to reduce the number of poverty-level families

In an effort to reduce the number of families living in poverty the City of Florence in conjunction with other agencies such as the Florence Housing Authority encourages homeownership and family self-sufficiency. To the extent possible the City supports programs of other agencies to upgrade living

conditions and economic opportunities within our area.

Actions planned to develop institutional structure

The City has established an administrative personnel hierarchy with a Mayor serving as the chief administrative official. The Planning and Community Development Department consists of the Director who manages all departmental functions including the administration of CDBG activities. Within the department, additional professional and supportive staff members, consisting of Planners and GIS personnel, carry-out the activities of the CDBG program. Additionally, other City departments such as Park and Recreation, Street Department, Building Department, Purchasing Department, Solid Waste & Recycle Department, One Stop Shop, etc. work harmoniously with the Department to accomplish the objectives of the CDBG program.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to attend meetings held at the various private and public services in order to stay current with concerns and issues.

Discussion:

The City of Florence will continue to look for additional funding to help with minimizing the actions highlighted in this section.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

According to the CDBG final rule regarding the Annual Action Plan, a jurisdiction must describe activities planned with respect to all CDBG funds expected to be available during the program year (including program income that will have been received before the start of the next program year). CDBG funds that are applicable to the City of Florence grant are program income. Section 108 funds, surplus funds from urban renewal projects, and income from float-funded activities are not applicable to this plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	17,398
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	17,398

Other CDBG Requirements

1. The amount of urgent need activities	6
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

